

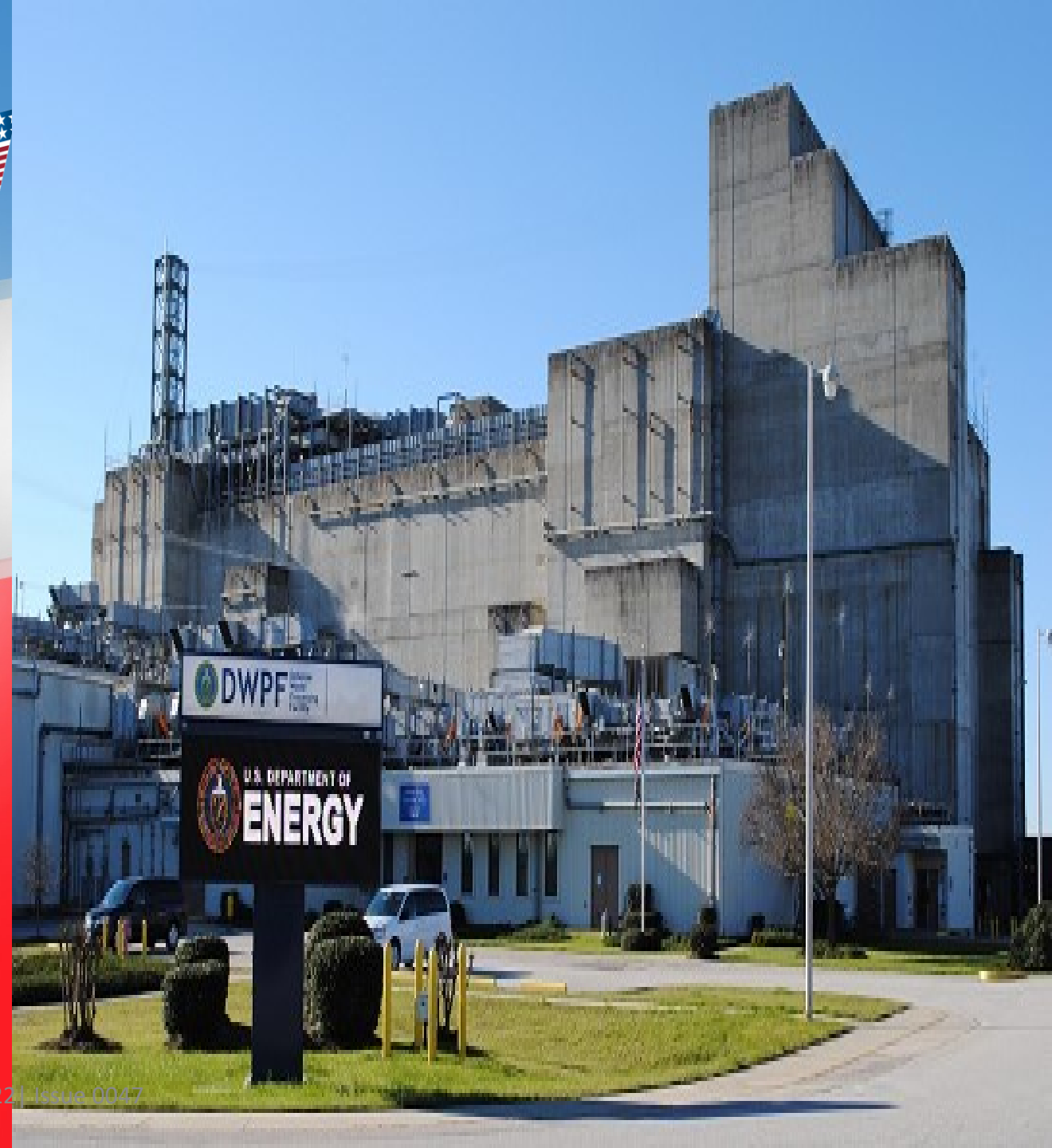


# Benefits Newsletter

July 2022



For any Benefits content questions, contact the SRNS Service Center at 5-7772 or via email at the [SERVICE-CENTER@srs.gov](mailto:SERVICE-CENTER@srs.gov).



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# July

NOTES:

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4 HOLIDAY	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21 Benefits and You	22	23
24 31	25	26	27	28	29	30



## Health and Welfare

# Skin Cancer Awareness

### Keep track of new and changing spots

1

Look for new spots or spots that change.

2

Watch for sores that don't heal or heal then return.

3

Be aware of spots or sores that change in sensation or are itchy, tender or painful.

4

Check everywhere because skin cancer can develop in places that do not get sun exposure. This can include the soles of your feet, buttocks and genitals area.

5

Get help from a family member to inspect hard-to-see areas such as the scalp.

6

Pay Attention to rough or raised areas when you shampoo or apply lotion.



Skin cancer is the most common form of cancer in the United States. One in five Americans will develop skin cancer at some point. And every year, more new cases of skin cancer are diagnosed than breast, prostate, lung and colon cancers combined. These are startling numbers. But we can change them by understanding the risk factors and following guidelines for early detection.

**Risk Factors** Anyone can get skin cancer — regardless of their skin color. But certain characteristics place you at a higher risk for developing this disease:

- Light-colored skin that burns easily
- Skin with freckles and/or moles
- Blond or red hair and blue or green eyes
- Use of tanning beds (current or previous)
- History of sunburns, especially those that blistered
- Weakened immune system
- Family history of skin cancer



## Health and Welfare

The ABCDEs of Detection Melanoma is the most serious form of skin cancer. On average, one American dies from melanoma every hour. But when detected early, melanoma is highly curable. That's why it's so important to perform monthly self-exams.

If you notice a spot on your skin, remember the "ABCDEs" of melanoma detection:

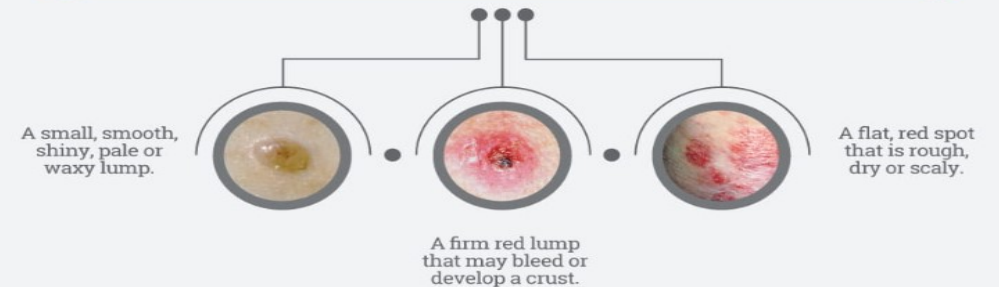
- **Asymmetry:** One half does not look like the other half.
- **Border:** Irregular, scalloped or poorly defined border
- **Color:** Single spot contains various shades of tan, brown and black — sometimes even white, red or blue.
- **Diameter:** Melanomas are typically greater than 6 millimeters when diagnosed (the size of a pencil eraser), but can be smaller.
- **Evolving:** A mole or skin growth that looks different from the rest or is changing in size, shape or color.

Sources: American Academy of Dermatology and the Skin Cancer Foundation, independent organizations that provide health information on behalf of BlueCross BlueShield of South Carolina. [melanoma-infographic-2018a.pdf](https://www.melanoma-infographic-2018a.pdf) (960x2833) (bannerhealth.com)

# Skin Cancer Awareness

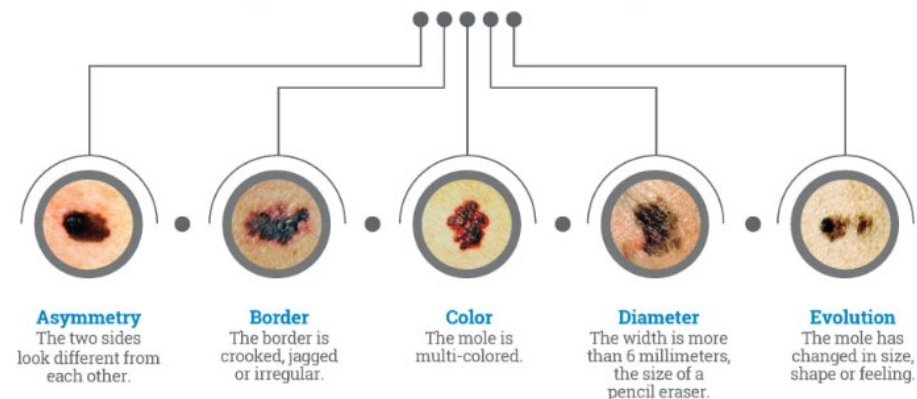
## How to spot skin cancer

Examine your **skin** for suspicious spots



Anyone can get skin cancer—no matter their skin color.

## Examine your **moles** using the ABCs.



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Suspicious spots or unusual moles could be a sign of skin cancer.





## Health and Welfare



# SRNS Marketplace

SRNS Marketplace is open for business and allows SRNS employees to access thousands of discounts that cannot be found anywhere else in one location.

Sign up and start saving!

Go to <https://srnsmarketplace.benefithub.com/>

Enter Referral Code: HRNGNX

Complete Registration

The easy-to-use online marketplace allows employees to find deals on

- pet insurance
- Home and auto insurance
- restaurants
- family care
- favorite local establishments and more!



## Retirement Services



### Savings and Investment Plan – Investment Changes on Wed, July 6, 2022

On July 06, 2022 the Savings and Pension Administrative Committee will make changes to the investment options available within the plan. These changes have been carefully reviewed and are designed to offer quality investment options at lower costs as you prepare for retirement.

To access your account online, visit <https://www.transamerica.com/portal/srsretire>. If you have questions about your account, call **866-288-3257**. Transamerica customer care representatives are available Monday through Friday, 8 a.m. to 9 p.m. ET.





# Benefits Spotlight

## Have an HSA? Make sure you designate your beneficiary!

### What is a Beneficiary?

A beneficiary is a person or legal entity that has been designated to receive the proceeds from your Health Savings Account (HSA) in the event of death.

A beneficiary can be one or more individuals (i.e., spouse, children, relatives, or friends) or organizations, such as a trust or charity. You can designate two types of beneficiaries:

**1 Primary Beneficiaries** are first to receive the designated asset upon your death. If you name more than one primary beneficiary, each will share the benefit equally, unless you indicate specific percentages totaling 100 percent are to be paid.

**2 Secondary (Contingent) Beneficiaries** receive the asset if there are no surviving primary beneficiaries upon your death. Multiple contingent beneficiaries will share the benefit equally, unless you indicate specific percentages totaling 100 percent are to be paid.

You may designate a beneficiary to receive your HSA assets in the event of your death. If you name your spouse as beneficiary, your spouse can elect to treat the HSA as his or her own. In such case, your spouse will not owe taxes or penalties provided he or she uses the HSA for IRS-qualified medical expenses. If you designate a non-spouse beneficiary, he or she must take a distribution of the funds. A non-spouse beneficiary will have to pay income tax on the amount received, but will not have to pay a penalty tax. Beneficiary designations can generally be made via the Member Website. However, if you are married, domiciled in a community property state, and designate a non-spouse primary beneficiary, you must submit a Beneficiary Form with the notarized consent of your spouse.

### Designating a Beneficiary with HSA Bank<sup>2</sup>

If you wish to designate a beneficiary or update your current beneficiary with HSA Bank, simply follow these easy steps. In the absence of a designation, your beneficiary is your estate.<sup>1</sup>

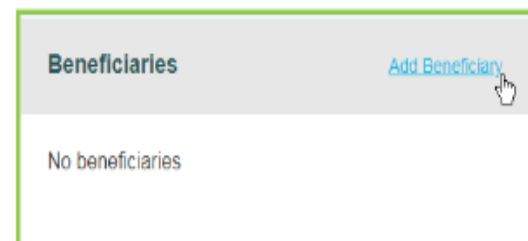
#### Step 1:

After logging in to your account on the Member Website, navigate to the **Profile Summary** page.



#### Step 2:

Next, click on **Add Beneficiary**.



#### Step 3:

You will then be asked to provide information about your chosen beneficiary, including his/her Social Security Number and his/her birthdate. Upon completion of this form, click **Submit**.